

**UNITED STATES BANKRUPTCY COURT
Eastern District of Michigan**

COVER SHEET FOR AMENDMENTS

CASE NAME: Sandra A. Walch

CASE NUMBER: 10-40597

The enclosed documents amend the petition, schedule, statement of financial affairs, statement of income and expenses, matrix or summary of assets and liabilities.

The purpose of this amendment is to:

- Add creditors to schedule(s) _____. How many? _____.
(Use second page of this form to list creditors added).
- \$26.00 Amendment Fee.** This fee is required whenever you add creditors to a case, delete creditors, change the amount of a debt or change the classification of a debt. The fee is not required when correcting addresses of previously listed creditors. It is not required when new schedules are filed in a converted case.
- Correct the addresses of creditors already listed on the schedules and matrix previously filed.
(Use second page of this form).
- Other: (Provide detail of Amendment) Amend Schedule B to show expected state and federal tax refunds as property, and amend Schedule C to change exemptions to cover the expected tax refunds instead of a (probably uncollectible) debt from a former Sec. 8 tenant.
- Amend Schedules and list of creditors.** Schedules must be verified by the debtor(s).
- Amend Matrix.** Please do not send a matrix adding creditors to a case unless you also send the amended schedules. Do not send a new matrix to correct an address. Use the second page of this form. Pursuant to L.B.R. 1007-2 & 1009-1 an amendment to a matrix filed by a debtor without an attorney must have a complete paper copy attached to this form. Electronic filers must upload creditors to the ECF system.

NOTE: LBR 1009-1(b) requires the debtor to serve a copy of the amendment and the cover sheet for amendments on the trustee and all other entities affected by the amendment.

Signature: /s/ Gregory L. Dodd

Gregory L. Dodd P-43404
 Name of Attorney
300 North Huron Street
Ypsilanti, MI 48197
734-487-2611
ecf@doddkeyeslaw.com

I/We do hereby affirm under penalty of perjury that I/we have read the foregoing form, *Cover Sheet for Amendments*, and all pleadings and attachments thereto, and do hereby affirm that the information contained herein is true and accurate to the best of my knowledge, information and belief.

Signature: /s/ Sandra A. Walch
Sandra A. Walch
Name of Debtor

In re

Sandra A. WalchCase No. **10-40597**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		TCF checking account National City checking Savings account Fed Ex Business account TCF	-	24.15 100.25 153.35 415.41
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		1 laptop computer Furniture	-	200.00 1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		100 books	-	50.00
6. Wearing apparel.		Debtor's personal clothing	-	100.00
7. Furs and jewelry.		2 gold chains 1 wedding ring	-	100.00 300.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
Sub-Total >				2,443.16
(Total of this page)				

3 continuation sheets attached to the Schedule of Personal Property

In re

Sandra A. WalchCase No. **10-40597**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Vanguard 401(k)	-	126,275.44
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Ameriprise investment account	-	6,957.92
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2009 state and federal tax refunds	-	3,000.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Meoshi Craighead - former tenant, past due rent	-	9,750.00
		Regina Miner- former tenant, past due rent	-	5,075.00
		Charlotte Burton- former tenant, past due rent	-	4,975.00
			Sub-Total >	156,033.36
			(Total of this page)	

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

10-40597-mbm Doc 11 Filed 03/02/10 Entered 03/02/10 16:54:52 Page 4 of 8

Software Copyright (c) 1996-2010 - Best Case Solutions - Evanston, IL - www.bestcase.com

Best Case Bankruptcy

In re

Sandra A. WalchCase No. **10-40597**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Austin Moreno - former tenant, past due rent	-	2,925.00
		James Martin- former tenant, past due rent	-	30,000.00
		Nicole Tishma- former tenant, past due rent	-	1,950.00
		George & Kelly Priess- former tenant, past due rent	-	10,000.00
		Deshawn Hood- former tenant, past due rent	-	2,500.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1994 GM truck	-	500.00
		2000 Volvo	-	2,000.00
		1996 GM truck	-	50.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		2 pet dogs	-	Unknown
32. Crops - growing or harvested. Give particulars.	X			
Sub-Total >				49,925.00
(Total of this page)				

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

10-40597-mbm Doc 11 Filed 03/02/10 Entered 03/02/10 16:54:52 Page 5 of 8

Software Copyright (c) 1996-2010 - Best Case Solutions - Evanston, IL - www.bestcase.com

Best Case Bankruptcy

B6B (Official Form 6B) (12/07) - Cont.

In re

Sandra A. WalchCase No. **10-40597**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
				Sub-Total > 0.00
			(Total of this page)	Total > 208,401.52

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Sandra A. Walch**,
Debtor

Case No. **10-40597****SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
TCF checking account	11 U.S.C. 541(b)(6)(C)	24.15	24.15
<u>Household Goods and Furnishings</u>			
1 laptop computer	11 U.S.C. § 522(d)(3)	200.00	200.00
Furniture	11 U.S.C. § 522(d)(3)	1,000.00	1,000.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
100 books	11 U.S.C. § 522(d)(5)	50.00	50.00
<u>Wearing Apparel</u>			
Debtor's personal clothing	11 U.S.C. § 522(d)(5)	100.00	100.00
<u>Furs and Jewelry</u>			
2 gold chains	11 U.S.C. § 522(d)(4)	100.00	100.00
1 wedding ring	11 U.S.C. § 522(d)(4)	300.00	300.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
Vanguard 401(k)	11 U.S.C. § 522(d)(10)(E)	126,275.44	126,275.44
<u>Stock and Interests in Businesses</u>			
Ameriprise investment account	11 U.S.C. § 522(d)(5)	6,957.92	6,957.92
<u>Other Liquidated Debts Owing Debtor Including Tax Refund</u>			
2009 state and federal tax refunds	11 U.S.C. § 522(d)(1)	3,000.00	3,000.00
<u>Other Contingent and Unliquidated Claims of Every Nature</u>			
Meoshi Craighead - former tenant, past due rent	11 U.S.C. § 522(d)(5) 11 U.S.C. § 522(d)(1)	2,792.08 6,957.92	9,750.00
Regina Miner- former tenant, past due rent	11 U.S.C. § 522(d)(5)	1,300.00	5,075.00
Charlotte Burton- former tenant, past due rent	11 U.S.C. § 522(d)(5)	0.00	4,975.00
Austin Moreno - former tenant, past due rent	11 U.S.C. § 522(d)(5)	0.00	2,925.00
James Martin- former tenant, past due rent	11 U.S.C. § 522(d)(1)	10,242.08	30,000.00
Nicole Tishma- former tenant, past due rent	11 U.S.C. § 522(d)(5)	0.00	1,950.00
George & Kelly Priess- former tenant, past due rent	11 U.S.C. § 522(d)(5)	0.00	10,000.00

In re **Sandra A. Walch**,
Debtor

Case No. **10-40597**

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Deshawn Hood- former tenant, past due rent	11 U.S.C. § 522(d)(5)	0.00	2,500.00
Automobiles, Trucks, Trailers, and Other Vehicles			
1994 GM truck	11 U.S.C. § 522(d)(2)	500.00	500.00
2000 Volvo	11 U.S.C. § 522(d)(2)	2,000.00	2,000.00
1996 GM truck	11 U.S.C. § 522(d)(2)	50.00	50.00
Animals			
2 pet dogs	11 U.S.C. § 522(d)(5)	0.00	Unknown